UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

Ronald I. LeVine, Esq. 210 River Street, Suite 11 Hackensack, New Jersey 07601 Attorney for Debtors RL9395

In Re:

RUBIER J. BETANCOURT

Order Filed on May 22, 2020 by Clerk,

U.S. Bankruptcy Court District of New Jersey

Case No.: 16-20518SLM

Chapter: 13 Hearing Date:

Judge: Meisel

CONSENT ORDER RESOLVING SECURED CREDITOR'S CERTIFICATION OF DEFAULT ON PRIOR CONSENT ORDER ON PRE-PETITION ARREARS AND POST PETITION REGULAR PAYMENTS OUTSIDE THE PLAN

The relief set forth on the following pages, numbered two (2) through two (two) is hereby ORDERED.

DATED: May 22, 2020

Honorable Stacey L. Meisel United States Bankruptcy Judge

We consent to the form and entry hereof.

/S/ Mark Greene Mark Green, Esq.

Attorney for Kira Development

S/Robert Wachtel Robert Wachtel, Esq. Law Office of Ronald I. LeVine Attorney for Debtor

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Debtor: RUBIER J. BETANCOURT

Case No. 16-20518SLM

Caption of Order: ONSENT ORDER RESOLVING SECURED CREDITOR'S

CERTIFICATION OF DEFAULTON PRIOR CONSENT ORDER ON PRE-PETITION ARREARS AND POST PETITION REGULAR PAYMENTS OUTSIDE THE PLAN

THIS MATTER being opened to the Court by Mark Greene, Esq., attorney for the secured creditor Kira Development LLC ("Kira's) in a Certification of Default, and the parties having reached an agreement as to that outstanding issue, and for good cause shown;

IT IS ORDERED that:

- The debtor acknowledges that the amount of \$18,070.67 is due for pre and post petition arrears ("Arrears") due to Kira Development. LLC.
- Debtor shall pay to Kira the sum of 6,128.00 a month starting on June 1st which sum represents debtor's monthly mortgage payment.
- 3. Stipulation payments to Kira to liquidate the Arrears shall start on August 1, 2020 so that in addition to regular monthly payment, debtor shall pay an additional \$752.94 a month toward the Arrears over a 24 month period.
- 4. In the event of default in excess of 15 days in the payment of either of the monthly payments due under this Order, Kira may file a certification of default with the court upon notice to debtor and debtor's counsel, to which the debtor may duly respond to resolve the default but only if the debtor has the monies to cure the default or if the debtor has a good faith basis to object to Kira's calculation of arrears in its certification of default.

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United States Bankruptcy Court District of New Jersey

In re: Rubier J Betancourt Debtor

Case No. 16-20518-SLM Chapter 13

CERTIFICATE OF NOTICE

Date Rcvd: May 22, 2020 District/off: 0312-2 User: admin Page 1 of 1 Form ID: pdf903 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 24, 2020.

db +Rubier J Betancourt, 6325 Kennedy Blvd Apt 2R, North Bergen, NJ 07047-3420

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 24, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 22, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Jeanette F. Frankenberg on behalf of Creditor Seterus, Inc. as the authorized subservicer for Federal National Mortgage Association (Fannie Mae), creditor c/o Seterus, Inc. cmecf@sternlav.com

magecf@magtrustee.com Marie-Ann Greenberg

on behalf of Creditor Kira Development, LLC mgreene@pricemeese.com Mark W. Greene Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation

rsolarz@kmllawgroup.com Robert Wachtel on behalf of Debtor Rubier J Betancourt rwachtel@ronlevinelaw.com,

ronlevinelawfirm@gmail.com Ronald I. LeVine on behalf of Debtor Rubier J Betancourt ronlevinelawfirm@gmail.com,

irr72645@notify.bestcase.com

TOTAL: 7